Entered 06/21/22 15:48:12 Desc Main 3:07PM Case 22-20925-GLT Doc 25 Filed 06/21/22 Document

Fill in this information to identify your case:								
Debtor 1	Joshua M. Hans First Name	Middle Name	Last Name					
Debtor 2	Victoria E. Hans							
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		WESTERN DISTRICT (OF PENNSYLVANIA					
Case number (if known)	22-20925-GLT							

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a

motic	on for	a discharge ur	nder § 1141((d)(5)(B) o	r § 1328(b)	of the Bar	nkruptcy Code. Fe	ed. R. Bankr. P.	1007(c).		,	
In some a motior	case	s, the court ca the court and	an waive th	e require ourt orde	ment to take er.	e the fina	ancial manageme	ent course. To	have the	requireme	nt waived, you mu	ist fil
Part 1:	Tell	the Court Abo	out the Req	uired Co	urse.							
You mu	st che	eck one:										
	l co	mpleted an ap	proved cou	ırse in pe	rsonal finar	ncial mar	nagement:					
	Date I took the course Name of approved provider			06/19/2022								
				1stop	1stopbk.com Inc.							
	Certificate Number			20102	20102-PAW-DE-036626206							
	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):											
		Incapacity.	I have a m finances.	ental illne	ss or a ment	tal deficie	ncy that makes m	e incapable of	realizing o	or making rat	tional decisions abo	out
		Disability.	My physica phone, or	al disabilit through th	y causes me le internet, e	e to be un ven after	able to complete I reasonably tried	a course in per to do so.	sonal fina	ncial manage	ement in person, by	y
		Active duty.	I am curre	ntly on ac	tive military o	duty in a r	military combat zo	ne.				
		Residence.	I live in a co	district in v al courses	which the Units cannot ade	ited State equately n	es trustee (or bank neet my needs.	ruptcy adminis	trator) has	s determined	that the approved	
Part 2:	Sign	n Here										
I certify	that t	he information	l have provi	ded is true	e and correct	t.						
		ia M. Hans debtor named or	n certificate				Joshua M. Han Printed name of debi		Date	June 21,	2022	

Certificate Number: 20102-PAW-DE-036626206

Bankruptcy Case Number: 22-20925



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 19, 2022, at 8:52 o'clock AM EDT, Joshua Hans completed a course on personal financial management given by internet by 1stopbk.com Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 19, 2022 By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager

Case 22-20925-GLT Doc 25 Filed 06/21/22 Entered 06/21/22 15:48:12 Desc Main 2017/20 307PM

Fill in this information to identify your case:							
Debtor 1	Joshua M. Hans First Name	Middle Name	Last Name				
Debtor 2	Victoria E. Hans						
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA					
Case number (if known)	22-20925-GLT						

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

• If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.

If you	ı filed	under chapter	11 or 13 ar	nd you need to file this for	m, file it before you make the last p he Bankruptcy Code. Fed. R. Bankı	ayment that y	our plan requires or be	iore you file a		
in some	case	_	n waive th	ne requirement to take th	ne financial management course.		requirement waived,	you must file		
Part 1:	Tell	the Court Abou	ut the Rec	quired Course.						
You mu	st che	eck one:								
	l co	mpleted an app	roved co	urse in personal financia	al management:					
	Date I took the course 06/19/2022			06/19/2022						
	==			MM/ DD / YYYY						
	Name of approved provider 1stopbk.com Inc.			1stopbk.com Inc.						
	Certificate Number 20102-PAW-DE-03			20102-PAW-DE-0366	626207					
	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):									
		Incapacity.		I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.						
		Disability.	My phys phone, o	ical disability causes me to or through the internet, eve	o be unable to complete a course ir en after I reasonably tried to do so.	n personal fina	ancial management in p	erson, by		
		Active duty.	l am curi	I am currently on active military duty in a military combat zone.						
		Residence.	l live in a	a district in which the Unite onal courses cannot adequ	ed States trustee (or bankruptcy adruately meet my needs.	ministrator) ha	as determined that the a	approved		
Part 2:	Sigi	n Here								
certify	that t	he information I	have prov	rided is true and correct.						
					Victoria E. Hans	Date	June 21, 2022			
/s/ Victoria E. Hans Signature of debtor named on certificate			Printed name of debtor		MM / DD / YYY					
5/1-										

Certificate Number: 20102-PAW-DE-036626207

Bankruptcy Case Number: 22-20925



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 19, 2022, at 8:54 o'clock AM EDT, Victoria Hans completed a course on personal financial management given by internet by 1stopbk.com Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 19, 2022 By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager